

United States Bankruptcy Court
Western District of Washington

In re:
Anthony Thetford
Debtor

Case No. 09-18281-KAO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: bl8w

Page 1 of 3
Total Noticed: 34

Date Rcvd: Feb 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2013.

db +Anthony Thetford, 6905 62nd Dr NE, Marysville, WA 98270-5405
aty +Aaron Masser, Routh Crabtree Olsen PS, 13555 SE 36th #300, Bellevue, WA 98006-1489
aty +Aaron Masser, Routh Crabtree Olsen PS, 13555 SE 36th St #300, Bellevue, WA 98006-1489
aty +James Miersma, Routh Crabtree & Olsen PS, 13555 SE 36th St #300, Bellevue, WA 98006-1489
sr +BAC Home Loans Servicing LP, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Blvd, Ste 100, Woodland Hills, CA 91364-6207
cr +Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
sr +Villa Royale Association of Homeowners, c/o Michael A Padilla,
Law Offices of James L Strichartz, 201 Queen Anne Ave N #400, Seattle, WA 98109-4824
951981571 +BAC Home Loans Servicing LP, 7105 Corporate Dr PTX-B-209, Plano TX 75024-4100
951924590 +Bank of America, Cardmember Svcs, PO Box 5170, Simi Valley CA 93062-5170
951924589 +Bank of America, 1121 N 205th Street, Seattle, WA 98133-3280
952106283 +Bank of America NA, c/o BAC Home Loans Servicing, Mail Code: CA6-913-01-01,
1757 Tapo Canyon Rd, Simi Valley CA 93063-3390
953975286 +Capital One NA, Bass & Associates PC, 3936 E Fort Lowell Rd Ste 200, Tucson AZ 85712-1083
951924593 +Emily Swanson, 554 Magnolia Avenue, Long Beach, CA 90802-2274
952088474 +FIA Card Services NA, aka Bank of America, by PRA Receivables Mgmt LLC, PO Box 12907,
Norfolk VA 23541-0907
951924598 +Schmidt Family Chiropractic, 4418 Rucker Ave Ste A, Everett WA 98203-2397
951959556 +Villa Royale Assn of Homeowners, c/o James L Strichartz, 201 Queen Anne Ave N #400,
Seattle WA 98109-4824
951924599 +Villa Royale HOA, c/o James L Strichartz, 201 Queen Ann Ave N #400, Seattle WA 98109-4824

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: IRS.COM Feb 26 2013 01:48:00 Internal Revenue Service, 915 2nd Avenue MS W244,
Seattle, WA 98174
smg EDI: WADEPREV.COM Feb 26 2013 01:48:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr +EDI: OPHSUBSID.COM Feb 26 2013 01:43:00 Candica LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, wa 98121-3132
sr EDI: RECOVERYCORP.COM Feb 26 2013 01:43:00 GE Money Bank, Recovery Management Systems corp,
c/o Ramesh Singh, 25 SE 2nd Avenue Ste 1120, Miami, FL 33131-1605
sr +EDI: BASSASSOC.COM Feb 26 2013 01:48:00 HSBC Bank Nevada NA, Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
cr +EDI: PRA.COM Feb 26 2013 01:48:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
cr +EDI: OPHSUBSID.COM Feb 26 2013 01:48:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
952088376 EDI: RESURGENT.COM Feb 26 2013 01:48:00 CR Evergreen, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
951924591 +EDI: CHASE.COM Feb 26 2013 01:48:00 Chase, PO BOX 15548, Wilmington, DE 19886-5548
952115674 +EDI: BANKAMER.COM Feb 26 2013 01:48:00 FIA CARD SVCS NA,
Successor to Bank of America & MBNA, DE5-023-03-03, 1000 Samoset Dr, Newark DE 19713-6000
951924597 +EDI: HFC.COM Feb 26 2013 01:48:00 HSBC, PO BOX 15521, Wilmington, DE 19850-5521
952148570 +EDI: BASSASSOC.COM Feb 26 2013 01:48:00 HSBC Bank NV NA, Bass & Associates PC,
3936 E Ft Lowell Rd, Ste 200, Tucson AZ 85712-1083
951977303 +EDI: BASSASSOC.COM Feb 26 2013 01:48:00 HSBC Bank NV NA, Bass & Associates PC,
3936 E Ft Lowell Rd Ste #200, Tucson AZ 85712-1083
952214075 EDI: PRA.COM Feb 26 2013 01:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23501-1067
952007803 EDI: RECOVERYCORP.COM Feb 26 2013 01:43:00 Recovery Management Systems,
25 SE 2nd Ave, Ste 1120, Miami FL 33131-1605
952791931 +EDI: OPHSUBSID.COM Feb 26 2013 01:48:00 Vanda LLC, c/o Weinstein & Riley PS,
2001 Western Ave Ste 400, Seattle WA 98121-3132
952119520 EDI: ECAST.COM Feb 26 2013 01:48:00 eCAST Settlement Corp, assignee of Chase Bank USA NA,
PO Box 35480, Newark NJ 07193-5480

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAC Home Loans Servicing LP
951924592* +Chase, PO BOX 15548, Wilmington, DE 19886-5548
sr ##+BAC Home Loans Servicing LP, Routh Crabtree Olsen, PS, c/o Aaron Masser,
3535 Factoria Blvd SE Ste 200, Bellevue, WA 98006-1263

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

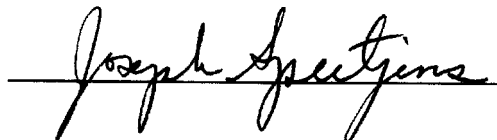
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2013 at the address(es) listed below:

Caren Sassower on behalf of Debtor Anthony Thetford ecf3306wetmore@hotmail.com,
mdghostman@gmail.com
K Michael Fitzgerald courtmail@seattlechl3.com
Michael A Padilla on behalf of Special Request Villa Royale Association of Homeowners
mike@condo-lawyers.com,
bob@condo-lawyers.com;lojlssecf@gmail.com;reception@condo-lawyers.com;errol@condo-lawyers.com
Patti H Bass on behalf of Special Request HSBC Bank Nevada NA ecf@bass-associates.com
Patti H Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Richard S. Ralston on behalf of Creditor Candica LLC richardr@w-legal.com,
advnotices@w-legal.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 7

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101
Case No. 09-18281-KAO
Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Thetford
6905 62nd Dr NE
Marysville, WA 98270

Social Security/Individual Taxpayer ID No.:

xxx-xx-1417

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

The Debtor(s) filed a Chapter 13 case on August 15, 2009. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 1328(a).

BY THE COURT

Dated: February 25, 2013

Karen A. Overstreet
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.